CLIENT: ADVANCE FINANCIAL DATED: OCT. 18, 2016

HARPETH FINANCIAL SERVICES, LLC

1901 CHURCH STREET NASHVILLE, TN 37203

## CONTINGENT FEE AGREEMENT

## JOHN R. CHEADLE, JR. AND CHEADLE LAW

Client engages John R. Cheadle, Jr., and Cheadle|Law (attorney) as client's attorney to pursue collection cases against persons or entities who have failed to pay as agreed.

Client agrees that the compensation of the attorney for his services will be:

Out of whatever sums are recovered, pre- or post-judgment, whether suit is filed or not, whether payment is made to client or to the attorney, either by settlement, judgment or partial payments, the attorney shall receive a contingency fee of one-third (1/3).

Attorney may receive and endorse payments made to the client, deduct one-third (1/3) fees and remit the balance to the client.

Attorney shall have a lien for attorney's fees and costs upon any recoveries after demand, suit, judgment, settlement, bankruptcy or arbitration award.

Client shall be responsible for the advancement of court costs necessary to file suit, court reporter fees, subsequent executions, garnishments and post-judgment discovery, including subpoenas duces tecum. In the event that such costs, disbursements or expenses are advanced by attorney, he shall be reimbursed from any client recoveries after calculation of attorney's contingency fee. There shall be no fee due attorney for copying costs, long distance telephone charges, postage, credit bureau reports, or other typical office costs.

In the event that a bankruptcy is filed by the debtor in a matter placed with attorney, attorney will file any necessary proofs of claim for the client and will monitor the bankruptcy. Attorney's fee in such bankruptcy matters will be on a contingency of forty (40%) percent.

Any counter-claims will be defended on an hourly basis.

Attorney shall exercise his best efforts in seeking the recovery of any files placed.

Client acknowledges that attorney makes no guaranty regarding the outcome or success with regard to client's matters. Attorney does not have or hold any power to guarantee any certain outcome in favor of client.

> ADVANCE FINANCIAL HARPETH FINANCIAL SERVICES, LLC

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JOHN R. CHEADLE, JR.

CHEADLE LAW